

United States Bankruptcy Court  
Middle District of FloridaIn re:  
Philip I. Trover  
DebtorCase No. 18-06605-CCJ  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 113A-6

User: cahyen  
Form ID: 309APage 1 of 2  
Total Noticed: 28

Date Rcvd: Oct 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2018.

db +Philip I. Trover, 7835 Skiing Way, Winter Garden, FL 34787-6208  
 27861645 +Bank of America, 4909 Savarese Circle, Tampa, FL 33634-2413  
 27861646 +Bank of America, c/o Aldridge Pite LLP, 1615 South Congress Ave., Ste. 200,  
     Delray Beach, FL 33445-6326  
 27861649 +Discover Bank, c/o Zwicker & Associates, 10751 Deerwood Park Blvd,  
     Jacksonville, FL 32256-4834  
 27861652 +Florida Commission on Ethics, PO Drawer 15709, Tallahassee, FL 32317-5709  
 27861653 +Isles of Lake Hancock HOA, c/o DHN Attorneys PA, Ryan Fong, Esquire, 3203 Lawton Rd. #125,  
     Orlando, FL 32803-2935  
 27861654 +Lincoln Automotive /Ford Motor, Attn: Bankruptcy, Po Box 542000, Omaha, NE 68154-8000  
 27861658 +Mr. Cooper/Nationstar, Attn: Bankruptcy, 8950 Cypress Waters Blvd,  
     Coppell, TX 75019-4620  
 27861659 +Mr. Cooper/Nationstar, c/o RAS Law, 6409 Congress Ave., Ste. 100,  
     Boca Raton, FL 33487-2853  
 27861661 +Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ccrowe@bcnlf.com Oct 26 2018 22:58:16 K Wade Boyette, Jr.,  
     Boyette Law Offices, P.A., 1635 East Highway 50, Suite 300, Clermont, FL 34711  
 tr +EDI: QCMUSSELMAN.COM Oct 27 2018 02:53:00 Carla P Musselman, 1619 Druid Road,  
     Maitland, FL 32751-4211  
 ust +E-mail/Text: ustp.region21.or.ecf@usdoj.gov Oct 26 2018 22:58:50  
     United States Trustee - ORL7/13, Office of the United States Trustee,  
     George C Young Federal Building, 400 West Washington Street, Suite 1100,  
     Orlando, FL 32801-2210  
 27861642 EDI: HNDA.COM Oct 27 2018 02:53:00 American Honda Finance, Attn: Bankruptcy,  
     Po Box 168088, Irving, TX 75016  
 27861641 +EDI: GMACFCS.COM Oct 27 2018 02:53:00 Ally Financial, Attn: Bankruptcy Dept,  
     Po Box 380901, Bloomington, MN 55438-0901  
 27861643 +EDI: AMEREXPR.COM Oct 27 2018 02:53:00 Amex, Correspondence/Bankruptcy, Po Box 981540,  
     El Paso, TX 79998-1540  
 27861644 EDI: BANKAMER.COM Oct 27 2018 02:53:00 Bank Of America, Attn: Bankruptcy, Po Box 982238,  
     El Paso, TX 79998  
 27861647 +EDI: CCS.COM Oct 27 2018 02:53:00 Credit Collection Services, Attn: Bankruptcy,  
     725 Canton St, Norwood, MA 02062-2679  
 27861648 +E-mail/Text: flbkecf@rockandscott.com Oct 26 2018 22:59:15 Deutsche Bank NA/OCWEN,  
     c/o Brock & Scott, 1501 NW 49th Street, Ste 200, Fort Lauderdale, FL 33309-3723  
 27861650 +EDI: DISCOVER.COM Oct 27 2018 02:53:00 Discover Financial, Po Box 3025,  
     New Albany, OH 43054-3025  
 27861651 +E-mail/Text: cashiering-administrationservices@flagstar.com Oct 26 2018 22:59:43  
     Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639  
 27861639 EDI: FLDEPREV.COM Oct 27 2018 02:53:00 Florida Department of Revenue, Bankruptcy Unit,  
     Post Office Box 6668, Tallahassee FL 32314-6668  
 27861640 EDI: IRS.COM Oct 27 2018 02:53:00 Internal Revenue Service, Post Office Box 7346,  
     Philadelphia PA 19101-7346  
 27861655 +EDI: FORD.COM Oct 27 2018 02:53:00 Lincoln Automotive Financial Service, Attn: Bankruptcy,  
     Po Box 542000, Omaha, NE 68154-8000  
 27861660 +Fax: 407-737-5634 Oct 26 2018 23:27:00 OCWEN Loan Servicing, 1661 Worthington Rd.,  
     Ste. 100, West Palm Beach, FL 33409-6493  
 27861638 +E-mail/Text: Bankruptcy@octaxcol.com Oct 26 2018 22:58:39 Orange County Tax Collector,  
     PO Box 545100, Orlando FL 32854-5100  
 27861662 EDI: USBANKKARS.COM Oct 27 2018 02:53:00 US Bank/RMS CC, Attn: Bankruptcy, Po Box 5229,  
     Cincinnati, OH 45201  
 27861663 +EDI: USAA.COM Oct 27 2018 02:53:00 Usaa Federal Savings Bank, Attn: Bankruptcy,  
     10750 McDermott Freeway, San Antonio, TX 78288-1600

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

27861656\* +Lincoln Automotive Financial Service, Attn: Bankruptcy, Po Box 542000,  
     Omaha, NE 68154-8000  
 27861657\* +Lincoln Automotive Financial Service, Attn: Bankruptcy, Po Box 542000,  
     Omaha, NE 68154-8000

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 113A-6

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Form ID: 309A

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2018 at the address(es) listed below:

Carla P Musselman cmusselman@cfl.rr.com, cmusselman@ecf.epiqsystems.com  
K Wade Boyette, Jr. on behalf of Debtor Philip I. Trover ccrowe@bcnlawfirm.com,  
wboyette@bcnlawfirm.com;kcostello@bcnlawfirm.com;drabrams620@gmail.com;r53138@notify.bestcase.com  
United States Trustee - ORL7/13 USTP.Region21.OR.ECF@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor 1	<b>Philip I. Trover</b>	Social Security number or ITIN <b>xxx-xx-6222</b>
	First Name    Middle Name    Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN _____
		EIN _____
United States Bankruptcy Court <b>Middle District of Florida</b>		Date case filed for chapter <b>7 10/25/18</b>
Case number: <b>6:18-bk-06605-CCJ</b>		

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
1. Debtor's full name	Philip I. Trover	
2. All other names used in the last 8 years		
3. Address	7835 Skiing Way Winter Garden, FL 34787	
4. Debtor's attorney	K Wade Boyette Jr. Boyette Law Offices, P.A. 1635 East Highway 50 Suite 300 Clermont, FL 34711	Contact phone (352) 394-2103 Email: <a href="mailto:ccrowe@bcnlawfirm.com">ccrowe@bcnlawfirm.com</a>
5. Bankruptcy Trustee	Carla P Musselman 1619 Druid Road Maitland, FL 32751	Contact phone 407-657-4951

Notice is further given that effective on the date of the Petition, the United States Trustee appointed the above named individual as interim trustee pursuant to 11 USC § 701.

**For more information, see page 2 >**

Debtor Philip I. Trover

Case number 6:18-bk-06605-CCJ

<b>6. Bankruptcy Clerk's Office</b>	George C. Young Federal Courthouse 400 West Washington Street Suite 5100 Orlando, FL 32801	Hours open: Monday – Friday 8:30 AM – 4:00PM  Contact phone 407-237-8000  Date: October 26, 2018
<b>7. Meeting of creditors</b>	<b>November 28, 2018 at 10:30 AM</b>	Location:  <b>George C. Young Courthouse, Suite 1203-B, 400 West Washington Street, Orlando, FL 32801</b>
	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  *** Debtor(s) must present Photo ID and acceptable proof of Social Security Number at § 341 meeting. ***	
<b>8. Presumption of abuse</b>	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	<b>Filing deadline:</b> January 28, 2019
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	
<b>13. Voice Case Info. System (McVCIS)</b>	McVCIS provides basic case information concerning deadlines such as case opening and closing date, discharge date and whether a case has assets or not. McVCIS is accessible 24 hours a day	

except when routine maintenance is performed. To access McVCIS toll free call  
1-866-222-8029.